

based on the identifying data of said bar code and said payment, electronically transmitting to said payee both funds in a predetermined amount and data comprising the date and time said payor makes said payment.

99. A method of providing for payment of bills by payors to billers, comprising:

making available to one or more billers a standard format for representing on a printed document data including biller identification and payor account identification;

providing at one or more locations of one or more third parties one or more scanning apparatus adapted to read data in said standard format;

receiving by electronic transmission from one of said scanning apparatus data comprising third party identification, biller identification, payor account identification and payment amount; and

providing information to a payment network to effect transmission of funds from an account of said third party to an account of one of said billers identified by said biller identification in an amount identified by said payment amount and concurrently effecting transmission of payment information to said biller.

100. A method as claimed in claim 99, wherein said payment information comprises the date and time said payment is made.--

REMARKS

While Applicants recognize that claims 1-40, as filed, could have instead been amended by way of directing the Examiner to amend individually each claim that is amended herein, for the convenience of the Examiner, the Applicants have chosen to cancel all claims without prejudice and replace them with an amended set of claims.

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Applicants respectfully request that the foregoing Preliminary Amendment be entered before examination of the present application, and submits that the claims as provided herein are allowable over the art of record. No new matter has been added.

Enclosed is Form PTO-2038 authorizing credit card payment in the amount of \$474.00 to cover the fees for 20 additional claims (\$180.00) and 7 additional independent claims (\$294.00).

In the event there are any fee deficiencies or additional fees are payable, please charge them (or credit any overpayment) to our Deposit Account No. 08-1391.

Respectfully submitted,

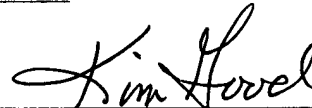


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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on October 10, 2001 at Tucson, Arizona.

By: _____



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